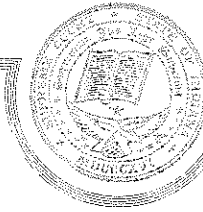


SUPREME COURT

DIVISION OF
STATE COURT ADMINISTRATION

LORETTA H. RUSH, CHIEF JUSTICE

LILIA G. JUDSON, INTERIM CHIEF ADMINISTRATIVE OFFICER
DAVID J. REMONDINI, INTERIM EXECUTIVE DIRECTOR



OF INDIANA

30 SOUTH MERIDIAN STREET, SUITE 500
INDIANAPOLIS, IN 46204-3568
317.232.2542
317.233.6586 FAX
COURTS.IN.GOV

SENT BY ELECTRONIC MAIL

March 1, 2016

Dr. Hoai-Luu Nguyen
University of California, Berkeley
Haas School of Business
545 Student Services Building, Suite 1900
Berkeley, CA 94720

Re: Request for Summary Release of
Compiled Information

Dear Dr. Nguyen

Your request to obtain compiled information of non-confidential court records has been approved by the Division of State Court Administration. Under Indiana Administrative Rule 9(F)(2)(b) approval of a request for compiled information can be summarily granted by the Division of State Court Administration, without execution of a User Agreement, to individuals or entities having a substantial interest or bona fide research activity for journalistic purposes provided the requested data will not be resold or used for commercial purposes and does not contain confidential data, bulk data or financial data.

You are approved to receive compiled information from all courts in the State of Indiana consisting of an extract of civil collection (CC) and mortgage foreclosure (MF) cases from the years 2000 through 2015. A copy of your approved Summary Request is enclosed.

The Division will provide you with a report of such records from all Indiana trial courts that use the Odyssey Case Management System, without charge, subject to the condition that the data may not be resold or used for a commercial purpose.

As a part of your request, you requested data from some Indiana Counties that do not use the Odyssey Case Management system. Our office only has access to court records from counties using the Odyssey system. Since we do not have access to those counties using other case management systems, Administrative Rule 9(F)(2) provides that the Executive Director may forward the request to courts exercising jurisdictions over the records.

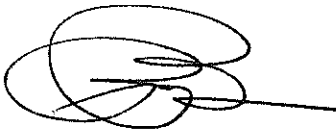
We will be forwarding a copy of your approved request to the presiding judge with a copy to the clerk of court notifying them of the Division's approval of your request. The comments to Administrative Rule 9(F)(2) authorizes courts, in their discretion, to provide access to bulk and compiled data; it does not require that such information be made available. Permitting bulk distribution or compiled information should not be authorized if providing the data will interfere with the normal operations of the court. Each court is entitled to determine whether to charge an amount up to the fair market value of the data.

In order to obtain compiled information from the non-Odyssey counties, you will need to contact each court.

Please contact the Court Technology at 317.234.2720 to proceed with receipt of your Odyssey data. A copy of the Odyssey Data Order Form is enclosed.

If you have any questions, please contact me at richard.payne@courts.IN.gov or (317) 234-5398.

Sincerely,

A handwritten signature in black ink, appearing to be 'R. Payne', with a large, stylized loop at the beginning and a horizontal line extending to the right.

Richard T. Payne
Staff Attorney
Trial Court Management

RECEIVED

FEB 29 2016

DIVISION OF
STATE COURT ADMINISTRATION



INDIANA SUPREME COURT
DIVISION OF STATE COURT ADMINISTRATION
30 SOUTH MERIDIAN STREET, SUITE 500
INDIANAPOLIS, IN 46204
317.232.2542

REQUEST FOR SUMMARY RELEASE OF
COMPILED INFORMATION
(NOT EXCLUDED FROM PUBLIC ACCESS)

*OK 2/29/2016
JWise*

To the Executive Director of State Court Administration:

Requestor submits this request under Administrative Rule 9(F)(2)(b) for summary release of bulk data/compiled information not excluded from public access by Administrative Rule 9(G).

I. Identity of Requestor	Hoai-Luu Nguyen
Address	University of California at Berkeley, Haas School of Business 545 Student Services Building, #1900 Berkeley, CA 94720
Contact and Title	Dr.
Telephone	510-643-6110
E-Mail	hqn@berkeley.edu

II. What substantial interest or bona fide research activity does Requestor have for scholarly, journalistic, political, governmental, research, evaluation or statistical purposes with regard to the requested data? (Explain in detail)

These data will be used for one (or more) academic research papers studying the impact of wage garnishment on individuals. These are expected to be multi-year projects that will ultimately culminate in a published paper in a peer-reviewed journal.

III. List all known business entity names related to Requesting Party that will participate in the use and dissemination of the data provided:

University of California at Berkeley, and there may also be future co-authors at other academic institutions

IV. Identification of bulk data/compiled Information sought (specify and describe the records sought and the compiler or location):

All court records for the 2000-2015 period that are classified as either civil collection (CC) or mortgage foreclosure (MF) cases.

V. Identify the frequency with which bulk data and compiled information is being requested to be transferred to Requestor by each Court listed in Section III.

One-time delivery

VI. Identification of Court(s) exercising jurisdiction over the records (list the courts):

All trial courts in all counties

VII. Purpose for Request: What is the purpose of the request and how is release of the requested data consistent with the purposes of Administrative Rule 9 (set forth reason)?

These data will be used for academic research studying how garnishment and debt collection affect individuals.

VIII. Describe the resources available to prepare the information.

IX. Describe how fulfilling the request is an appropriate use of public resources.

These data will be used for academic work that will deepen our understanding of the effects of wage garnishment and debt collection on individual outcomes.

X. Attach a copy of each Agreement Requestor has entered into with each County or Court listed in Section III to provide public access services or to obtain bulk distribution of data or compiled information.

XI. Attach a sample copy of all Requesting Party's company policies/user agreement provided to the Requesting Party's subscribers, customers, clients, or other party that govern the use of the data.

XII. Requestor is (is not) willing to pay an amount determined to be the fair market value of the information. If not, why?

Yes, willing to pay

By signing this request, I represent that I am authorized to do so on behalf of Requestor and affirm under the penalties for perjury that the requested data will not be resold or used for commercial purposes.

Signature	<i>Hoai-Luu Nguyen</i>
Printed Name	Hoai-Luu Nguyen
Title	Dr.
Date	02/26/2016

Action by Interim Executive Director of State Court Administration	Application approved <input checked="checked" type="checkbox"/>
Signature <i>David R. Remondini</i>	Application denied <input type="checkbox"/>
David R. Remondini Interim Executive Director	Date <i>3/1/16</i>

HOAI-LUU Q. NGUYEN
HQN@mit.edu

MASSACHUSETTS INSTITUTE OF TECHNOLOGY

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MIT PLACEMENT OFFICER

Professor Benjamin Olken bolken@mit.edu
617-253-6833

MIT PLACEMENT ADMINISTRATOR

Ms. Beata Shuster bshuster@mit.edu
617-324-5857

**DOCTORAL
STUDIES**

Massachusetts Institute of Technology (MIT)
PhD, Economics, Expected completion June 2015
DISSERTATION: "Essays on Banking and Local Credit Markets"

DISSERTATION COMMITTEE AND REFERENCES

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**PRIOR
EDUCATION** Massachusetts Institute of Technology, 2007
S.B. in Economics, Minor in Mathematics

CITIZENSHIP United States

GENDER: Female

FIELDS Primary Fields: Development, Finance
Secondary Field: Industrial Organization

TEACHING EXPERIENCE	14.32 Econometrics (Undergraduate)	Spring 2015
	Teaching Assistant to Professor Joshua Angrist, MIT	
	14.01 Principles of Microeconomics (Undergraduate)	Fall 2013
	Teaching Assistant to Professor Jonathan Gruber, MIT	
RELEVANT POSITIONS	Visiting Graduate Fellow, Federal Reserve Bank of Boston	2013-2014
	Research Assistant to Professor Robert Townsend, MIT	2010-2012
	Assistant Economist, Federal Reserve Bank of New York	2007-2010
	Research Assistant to Professor Jonathan Gruber, MIT	2006-2007
	Research Assistant to Dr. Joanna Lahey, NBER	2005-2006
FELLOWSHIPS, HONORS, AND AWARDS	Legatum Center Fellowship	2012-2013
	MIT Economics Department Fellowship	2010-2012
	Phi Beta Kappa, MIT	2007

PUBLICATIONS “Hedge Fund Tail Risk” (with Tobias Adrian and Markus K. Brunnermeier), in *Quantifying Systemic Risk*, ed. by Joseph G. Haubrich and Andrew W. Lo, 2013.

“The Global Financial Crisis and Offshore Dollar Markets” (with Niall Coffey, Warren B. Hrungr, and Asani Sarkar), *Current Issues in Economics and Finance*, October 2009.

**RESEARCH
PAPERS** “Do Bank Branches Still Matter? The Effect of Closings on Local Economic Outcomes” (Job Market Paper)

I study the relationship between bank-specific capital and credit access in a new setting: bank branch closings in markets where the branch network is dense. Existing regulation in the U.S. is targeted toward areas with few branches where closings inhibit physical access to the branch network. I show that, even in crowded markets, closings can have large effects on local credit supply. To generate plausibly exogenous variation in the incidence of closings, I use Census tract level data paired with a novel identification strategy that exploits within-county variation in exposure to post-merger consolidation. This instrument identifies the effect of closings that occur in close proximity to other branches. I find that closings have a prolonged negative impact on credit supply to local small businesses, but only a temporary effect on local mortgage lending. The number of new small business loans is 13% lower for several years, and this decline persists even after the entry of new banks. The decline in lending is highly localized, dissipating 8 miles out, and is concentrated in low-income and high-minority neighborhoods. These results show closings have large effects on local credit supply when lending is information-intensive and lender-specific relationships are difficult to replace. I provide a framework for discussing the welfare implications, which depend on the characteristics of the marginal borrower.

**“Do Credit Market Shocks Affect the Real Economy? Quasi-Experimental Evidence from the Great Recession and ‘Normal’ Economic Times”
(with Michael Greenstone and Alexandre Mas)**

We estimate the effect of the reduction in credit supply that followed the 2008 financial crisis on the real economy. We predict county lending shocks using variation in pre-crisis bank market shares and estimated bank supply-shifts. Counties with negative predicted shocks experienced declines in small business loan originations, indicating that it is costly for these businesses to find new lenders. Using confidential microdata from the Longitudinal Business Database, we find that the 2007-2009 lending shocks accounted for statistically significant, but economically small, declines in both small firm and overall employment. Predicted lending shocks affected lending but not employment from 1997-2007.

**RESEARCH IN
PROGRESS**

“A Choice Amongst Many: Household Borrowing in a Setting with Multiple Providers” (with Robert Townsend)

We seek an in-depth understanding of the choices that households and small businesses make when choosing among several sources of credit in an emerging market country, Thailand. Borrowers in this setting face a number of different financial service providers. Even within the formal and informal categories, these lenders offer contracts that differ along many dimensions including the interest rate, collateral requirement, and duration. To understand how households choose optimally amongst these different options, we make use of a rich monthly panel dataset that tracks income, cash flow, and balance sheet activity at the level of the individual household or enterprise, in addition to complementary annual data with a larger geographic coverage. Within these data, we observe variation by region in terms of the level of wealth and industrialization, urban and rural status, and distance from financial providers, which generates heterogeneity in the set of potential lenders faced by different households. We also exploit various supply-side regulations, including the introduction of a large government microcredit program, that induce plausibly exogenous variation in credit supply over time and across villages. Combining these with data on each household's realized portfolio of loans, we estimate a model of household decision-making among multiple providers and explore policy implications.